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on December 19, 2007

**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE –  
EXAMINING GROUP 3692**

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/  
Sandra Lee Bourassa, PLS

PATENT  
Attorney Docket No.: 020375-002720US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Terry Allen-Rouman, et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: ONLINE FUNDS TRANSFER  
METHOD

Customer No.: 20350

Confirmation No. 4579

Examiner: Chencinski, Siegfried E.

Technology Center/Art Unit: 3692

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EXPEDITED PROCEDURE EXAMINING  
GROUP 3692**

Mail Stop **AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed September 20, 2007 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.